BENEFITS GUIDE
2026

ACADIA®

Welcome to Your 2026 Acadia Benefits!

Acadia is committed to providing you and your family with valuable benefits and financial opportunities. We are continually looking for ways to enhance our benefit package to provide you and your family with solutions and incentives for living well at work, home, or wherever you may go. We invite you to take time to review the information in this guide to learn more about the benefit programs Acadia offers to you and your family. Taking the time to review and understand your options will help you select the plans that best fit your health and financial needs now and in the future.

Guidelines/Summary Plan Document

The benefit summaries listed on the following pages are high-level overviews only. They do not fully describe the benefits coverage for your health and welfare plans. For additional details on the benefits coverage, please refer to the plan's Summary Plan Document (SPD). The Summary Plan Document is the binding document between the elected health plan and the member. If there is a discrepancy between the information provided in this guide and the official plan documents, the plan documents will prevail. Acadia reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.

The rates quoted for these benefits may be subject to change based on final enrollment and/or final underwriting requirements. This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of the plan or program benefits and does not constitute a contract. Consult your plan documents (Schedule of Benefits, Certificate of Coverage, Group Agreement, Group Insurance Certificate, Booklet, Booklet-certificate, Group Policy) to determine governing contractual provisions, including procedures, exclusions and limitations relating to your plan. All the terms and conditions of your plan or program are subject to applicable laws, regulations and policies. In case of a conflict between your plan document and this information, the plan documents will always govern.

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Discover and learn more about Acadia's plans and perks by visiting our benefits site!

SCAN ME

acadiahealthbenefits.com

Eligibility & Enrollment

Who can enroll?

If you are an employee that is scheduled to regularly work a minimum of 30 hours per week [1], you are eligible to participate in the benefits program. Eligible employees may also choose to enroll eligible family members. Eligible dependents include:

- Spouse or domestic partner[2]
- Dependent children up to age 26
- Before enrolling a domestic partner, please verify eligibility and understand taxable income impact by referring to the domestic partner definition document and the domestic partner imputed income documents available by clicking here.

Employees enrolling dependents into Acadia's benefit plans must submit eligibility documents for each newly covered dependent. If you have already verified your dependents, you will not need to complete this again. This common practice keeps us compliant with Federal laws and regulations and enables us to continue to offer robust benefit programs to eligible employees and their dependents.

When does coverage begin?

Medical, dental, vision, basic life and basic disability coverages are effective on date of hire for eligible employees, and as of January 1, 2026 for open enrollment elections made during the annual open enrollment period. Accidental injury, critical illness, flexible spending accounts, health savings account, voluntary life and disability coverages are effective the first of the month following date of hire, up to the guaranteed issue amount, if applicable.

Your enrollment choices remain in effect through the end of the benefit plan year, December 31, 2026 as long as you remain actively employed with Acadia and in a benefit eligible class. If you miss the enrollment deadline, you may not enroll in benefit plans unless you experience a qualifying life event during the plan year.

What if my needs change during the year?

You are permitted to make changes to your benefits after the new hire or open enrollment window closes if you experience a qualifying life event (QLE) as defined by the IRS. Generally, you may add or remove dependents from your benefits, as well as add, drop, or change coverage if you submit your request for change and provide supporting documentation for the change within 30 days of the QLE. Changes must be consistent with QLE the event. Examples of QLEs include:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Death of a dependent
- You, your spouse, or dependent lose or gain coverage through our organization or another employer

If your change during the year is a result of the loss of eligibility or enrollment in Medicaid, Medicare or state health insurance programs, you must submit the request for change within 60 days. For a complete explanation of qualifying life events, please refer to the "Acadia Pharmaceuticals Inc. Employee Benefits Plan Summary Plan Document".

(1) Certain benefits may be available to employees who are approved to regularly work less than 30 hours per week. If this applies to you, please contact PeopleOperations@acadia-pharm.com for more information

Bed & Board Divorce Spouses are not eligible for coverage under Acadia benefit plans

Do I have to enroll?

Although the federal penalty requiring individuals to maintain health coverage has been reduced to $0, some states have their own state-specific individual mandates.

To avoid paying the penalty in some states, you can obtain health insurance through our benefits program or purchase coverage elsewhere, such as from a State or Federal Health Insurance Exchange.

For information regarding Healthcare Reform and the Individual Mandate, please contact People and Performance or visit www.cciio.cms.gov. If you are a CA resident, you can also visit www.coveredca.com to review information specific to the Covered California State Health Insurance Exchange. If you reside in NJ, you can visit GetCoveredNJ for more information.

You may elect to "waive" medical coverage if you have access to coverage through another plan.
It is also important to note that if coverage is waived, the next opportunity to enroll in Acadia's group benefit plans will be during the next open enrollment period in November 2026 with a January 1, 2027 effective date, unless a qualifying life event occurs.

How do I enroll?

Click here to review all benefit plan information.

How do I get started with my enrollment?

workday.

Completing your benefit enrollment is easy!

1. Log into the Acadia network and go to Okta
2. Click on the Workday chiclet to log into Workday
3. Access your Open Enrollment task located in your Workday inbox
4. Click on the task to begin updating your elections

If you have questions about completing your enrollments in Workday, contact PeopleOperations@acadia-pharm.com or refer to the 2026 Workday OE Quick Reference Guide (QRG).

SCAN ME

Access Benefit Info 24/7
Visit acadiahealthbenefits.com

Medical

Which Cigna plan type is right for you?

	Network - CA Only (formerly HMO)	Open Access Plus PPO	Choice Fund HDHP PPO with HSA
If you want lower monthly premiums	Yes	No	Yes
If you want more flexibility in choosing doctors	No	Yes	Yes
If you want predictable costs	Yes	No	No
If you reside or have a child in college outside California	No	Yes	Yes
If you want one doctor to manage all your care	Yes	No	No
If you want to save for current or future health care expenses with triple tax advantaged dollars	No	No	Yes

Please note the above examples are used for general illustrative purposes only. For more details, please review the plan summaries posted on the Medical page of our benefits website, acadiahealthbenefits.com. Cigna One Guide service representatives can answer all your coverage questions. Newly hired employees with pre-enrollment questions can speak with a One Guide pre-enrollment representative by calling 888.806.5042. Employees already enrolled in Acadia medical plans may call 800.244.6224 to receive assistance from a One Guide representative.

Medical

Cigna Medical Plan Comparison

Click here for detailed benefit plan summaries.

Plan Features	Cigna Network - CA (formerly HMO)	Open Access Plus (OAP) PPO		Choice Fund HDHP PPO with HSA	
	In-network	In-network	Out-of-network (1)	In-network	Out-of-network (1)
	You pay:	You pay:	You pay:	You pay:	You pay:
Annual Deductible Individual/Family	None	$500/ $1,500	$1,200 / $2,400	$3,000 / $3,400 / $4,500 [4]	$4,500 / $7,500 [4]
Annual Employer HSA Fund Individual/Family	N/A	N/A		$2,100 / $2,928	
Annual Out-of-Pocket [2] Individual/Family	$2,500 / $5,000	$3,000 / $6,000	$9,000 / $18,000	$4,000 / $8,000 [4]	$8,000 / $16,000 [4]
Preventive Care	No Charge	No Charge	40% [3]	No Charge	40% [3]
Telehealth	No Charge	No Charge	40% [3]	No Charge	40% [3]
Primary Care Visit	$20 copay	$25 copay	40% [3]	20% [3]	40% [3]
Specialist Visit	$30 copay	$40 copay	40% [3]	20% [3]	40% [3]
Urgent care	$30 copay	$25 copay		20% [3]	
Emergency Room	$125 copay (waived if admitted)	$150 copay + 20% (copay waived if admitted)		20% [3]	
Outpatient Hospital Service	$100 per facility visit	$125 copay + 20% [3]	$250 facility copay + 40% [3]	20% [3]	40% [3]
Inpatient Hospital Service	$250 per day copay; 5 day max per admission	$250 per admission copay + 20% [3]	$500 per admission deductible + 40% [3]	20% [3]	40% [3]
Outpatient Mental Health	$20 copay	$25 copay	40% [3]	20% [3]	40% [3]
Inpatient Mental Health	$250 copay per day; 5 day max per admission	$250 per admission copay + 20% [3]	$500 deductible per admission copay + 40% [3]	20% [3]	40% [3]
Outpatient Therapy Services	$20 PCP or $30 Specialist copay	$25 copay PCP or $40 Specialist copay	40% [3]	20% [3]	40% [3]
Prescription Drugs: Retail (up to 30-day Supply)					
Generic	$10	$10	Not Covered	$10 [5]	Not Covered
Brand Formulary	$20	$30		$30 [3]	
Non-Formulary	$40	$50		$50 [3]	
Specialty	$100	20% up to $175		20% up to $175 [3]	
Prescription Drugs: Mail Order (up to 90-day Supply)					
Generic	$20	$20	Not Covered	$20 [3,5]	Not Covered
Brand Formulary	$40	$60		$60 [3]	
Non-Formulary	$80	$100		$100[3]	

[1] Members may be responsible for the difference between the covered charges and the billed charges (Balance Billed' Amount) in addition to any deductible and coinsurance.
[2] Includes deductibles, copays, prescription copays, and coinsurance.
[3] After the deductible in satisfied.
[4] An individual enrolled in family coverage will not be subject to more than the embedded individual coverage deductible of $3,400 and/or out-of-pocket maximum in a calendar year.
[5] Deductible does not apply to generic preventive prescriptions on the Cigna Choice Fund Plan PPO with HSA.
The above information is a summary only. Please refer to your Summary Plan Document for complete details of Plan benefits, limitations and exclusions.

Medical Plan Costs

At Acadia, we do everything we can to ensure you have the coverage you need at an affordable price. That's why we cover the majority of the cost of your coverage. Your portion is deducted from your paycheck before taxes are withheld. Your monthly cost for coverage is shown in the tables below:

Cigna Open Access Plus PPO

Coverage Level	Monthly Premium	Acadia Pays	You Pay (Monthly)
Employee Only	$1,396.55	$1,115.55	$281.00
Employee + Spouse	$2,932.21	$2,284.21	$648.00
Employee + Children	$2,653.47	$2,069.47	$584.00
Employee + Family	$4,188.71	$3,266.71	$922.00

Cigna Choice Fund HDHP PPO with HSA

Coverage Level	Monthly Premium	Acadia Pays	You Pay (Monthly)
Employee Only	$1,232.89	$987.89	$245.00
Employee + Spouse	$2,589.64	$2,019.64	$570.00
Employee + Children	$2,340.49	$1,825.49	$515.00
Employee + Family	$3,698.41	$2,884.41	$814.00

Cigna Network - CA Only (formerly HMO)

Coverage Level	Monthly Premium	Acadia Pays	You Pay (Monthly)
Employee Only	$1,199.12	$1,031.12	$168.00
Employee + Spouse	$2,518.08	$2,014.08	$504.00
Employee + Children	$2,278.28	$1,822.28	$456.00
Employee + Family	$3,597.25	$2,878.25	$719.00

Actual pay period premiums may differ slightly due to rounding

California residents enrolled in the Network - CA Only (formerly HMO) plan must receive the services and supplies at a health plan facility or skilled nursing facility inside the service area except where specifically noted to the contrary in the Summary Plan Document.

When enrolled in the Network - CA Only (formerly HMO) plan, a health plan physician must determine that the services and supplies are medically necessary to prevent, diagnose, or treat the members' medical condition. These services and supplies must be provided, prescribed, authorized, or directed by the health plan's network physician.

Participants enrolled in the Open Access Plus PPO or Choice Fund HDHP PPO plan may elect to use non-network physicians and facilities, however the amounts covered by the plan are lower when going out-of-network.

For details on the benefit and claims review and adjudication procedures for each plan, please refer to the plan's Summary Plan Document. If there are any discrepancies between benefits included in this summary and the Evidence of Coverage or Summary Plan Document, the Summary Plan Document will prevail.

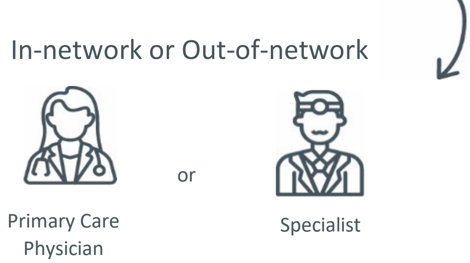
To find an in-network provider:

- Go to www.cigna.com and select “Find a Doctor, Dentist, or Facility”
- Select the “Employer or School” option under “How you are covered”
- Search by location, physician name, medical specialty, or advanced search
- Use the “Select a Plan” drop down menu and select **OAP “Open Access Plus**”, **OAP HDHP “Open Access Plus**” **or Network “Southern or Northern California”**
- Physician profiles and locations available will appear

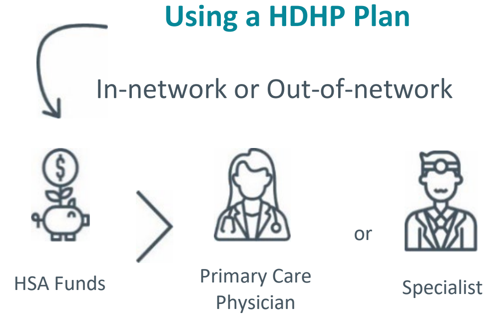
If you are enrolling in the Network - CA Only (formerly HMO) plan for the first time, take note of the 10 digit PCP ID # (including any zeroes); you will want to enter this when you enroll in Workday. If you do not identify a PCP, one will be auto-assigned to you. You can change your PCP by calling Cigna customer service 24/7 at 800.244.6224.

For assistance with selecting a medical plan or in-network provider, call Cigna One Guide. Newly hired employees or employees enrolling for the first time with pre-enrollment questions can speak with a One Guide pre-enrollment representative by calling 888.806.5042. Employees already enrolled in Acadia medical plans may call 800.244.6224 to receive assistance from a One Guide representative.

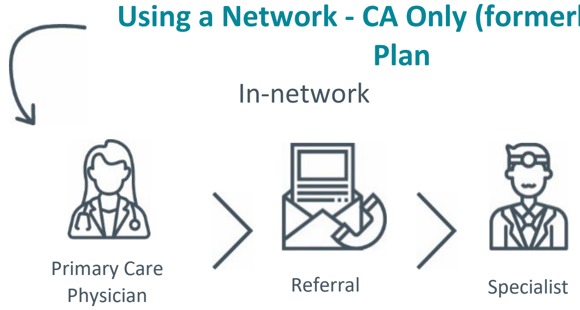
Using a PPO Plan



Using a HDHP Plan



Using a Network - CA Only (formerly HMO) Plan



How Should I Access Care?

Three Steps to Being Prepared:

Step One: Contact Cigna One Guide

The Cigna One Guide service offers the highest level of support available. Combining the ease of a powerful app with the personal touch of live service. Newly hired employees or employees enrolling for the first time with pre-enrollment questions can speak with a One Guide pre-enrollment representative by calling 888.806.5042. Employees already enrolled in Acadia medical plans may call 800.244.6224 to receive assistance from a One Guide representative.

Step Two: Use the myCigna App (available for you and your covered adult dependents to access ~10 days after you enroll in Acadia's Cigna Medical plans for the first time)

- You can quickly and easily:
  - Access ID Card information(1)
  - Find an in-network health care professional, care clinic, urgent care facility and more
  - Review your coverage
  - Track your claims, account balances and deductibles

Step Three: Know where to go

- Always start with your primary care provider, but when yours isn't available, consider using a convenience care clinic or urgent care center.
- **Don't pay more than you need to!** Use the **myCigna App** to find an in-network convenience care clinic or urgent care near you
- Save on out-of-pocket costs by getting lab work done at in-network labs such as LabCorp or Quest Diagnostics. Laboratories located in the same building as your in-network provider may be out-of-network, so be sure to verify with Cigna One Guide before you go.

(1) Electronic ID cards will be accessible on myCigna.com and the myCigna app approximately 7-10 days after you submit your benefit elections in Workday. If you prefer physical ID cards, you can submit a request to Cigna via the myCigna app and site, or by calling Cigna at 800-244-6224.

Know Before You Go!

Did you know that where you go can significantly impact your out-of-pocket costs? For non-emergency care, seeking care from a virtual/telehealth provider or other non-emergency room care facility will save you a considerable amount of money. Additionally, with virtual/telehealth services you can quickly access non-emergency visits with in-network providers 7/24/365 from the convenience of your home or while traveling **with $0.00 copay in 2026**! See the care and cost comparison chart below for details.

Virtual Care $	Convenience Care Clinic $$	Health Care Provider's Office $$	Urgent Care Center $$$	Emergency Room $$$$
• **NEW in 2026: $0 co-pay for telehealth visits!** • Minor medical conditions • Connect with doctor from anywhere by video or phone • Less time waiting for care • Lower cost	• In-person health exam • Minor medical concerns • Located in retail stores and pharmacies • Typically open nights and weekends	• In-person health exam • Best for routine preventative care • Many HCPs also offer virtual care	• Less costly than ER visit • Non-life threatening conditions • Staffed by nurses and doctors with extended hours	• Immediate treatment of life-threatening injuries or illness • Open 24/7/365
Types of Conditions Treated				
• Colds and Flu • Rashes • Sore Throats • Headaches • Stomachaches • Fever • Allergies • UTIs	• Colds and Flu • Rashes or skin conditions • Sore throat, earaches • Minor cuts or burns • Pregnancy testing • Vaccines	• General health issues • Preventative care • Check-ups • Vaccines	• Fever and flu symptoms • Minor cuts, sprains, burns, rashes • Joint pain • Minor respiratory issues • UTIs	• Major trauma/injury • Severe cuts or burns • Uncontrolled bleeding • Seizure or loss of consciousness • Shortness of breath • Chest pain • Blurry or loss of vision • Sudden numbness
Cost and Time Considerations				
• Same or less than PCP visit • Average appointment in less than 1 hour • Convenient! No need to leave home or work	• Same or lower than provider's office • No appointment needed	• Possible co-pay and/or deductible • Appointment typically needed • Short wait times	• Less costly than ER visit • No appointment needed • Wait times vary	• Highest cost for care • No appointment needed • Wait times may be long

- For more information, please click here

Spending Accounts

Health Savings Account (HSA)

For the Choice Fund HDHP PPO with HSA, there are a few rules you must meet to be eligible for the tax advantages. Prior to enrolling in the Choice Fund HDHP PPO with HSA plan, please review the 2026 HSA Quick Start Guide found on our Benefits Portal.

You'll need to meet the annual deductible before the plan pays for services other than preventive care, BUT you can use funds saved in your HSA to help pay the deductible. Acadia contributes up to $2,100 for individual coverage and up to $2,928 for family coverage into your HSA (pro-rated for new enrollees). Click here to review the HSA Funding Schedule.

Coverage Level	2026 IRS HSA Maximum	2026 Acadia Per Pay Period Contribution	2026 Acadia Annual Contribution	Maximum You Can Contribute in 2026
Individual Coverage	$4,400	$87.50	$2,100*	$2,300
Family Coverage	$8,750	$122.00	$2,928*	$5,822
Individual Coverage (age 55+)	$5,400	$87.50	$2,100*	$3,300
Family Coverage (age 55+)	$9,750	$122.00	$2,928*	$6,822

State taxes apply in CA and NJ

*Acadia funding is distributed on a per-pay period basis and is pro-rated depending on when participants enroll in the plan

Flexible Spending Accounts & Commuter Benefits

Participating in Flexible Spending Accounts (FSAs) is a convenient way to pay for health care, dependent care, and work-related commute expenses with pre-tax dollars. **Please note**: The Limited Purpose FSA is available to Choice Fund HDHP PPO with HSA plan members only. HSA plan members are not eligible to participate in the Health Care FSA.

FSA & Commuter Benefits At A Glance

	Health Care FSA	Limited Purpose FSA	Dependent Care FSA	Commuter Benefits
IRS Contribution Limit	$3,400/year	$3,400/year	$7,500/year	$340/month
Eligible Expenses	Medical, dental, and vision expenses, such as deductibles, copays, and prescriptions	Dental and vision expenses only (1)	Dependent care, such as daycare, day camps, preschool, and caregivers for disabled dependents	Work-related mass transit, vanpool, and parking expenses

(1) Participants that meet the 2026 IRS embedded medical deductible can request IGOE to convert their Limited Purpose FSA to a "Full" FSA, that allows them to be reimbursed for medical and Rx expenses. For more details about FSAs and Commuter accounts, visit the Financial page of our benefits site or contact IGOE at 800.633.8818 option 1

Rules to Keep in Mind

- The plan allows actively employed participants to incur expenses for the 2026 plan year through March 15, 2027.
- Claims for the 2026 plan year must be submitted to IGOE for reimbursement no later than March 31, 2027.
- The IRS has a "use it or lose it" rule. If you do not use the full amount in your FSA by the deadline for services, you will lose any remaining funds.
- You cannot transfer funds from one FSA to another.
- You may not change your contribution amount during the year unless you experience a qualifying life event.
- You cannot contribute to a Health Care FSA if you enrolled in the Choice Fund HDHP PPO with HSA plan.

Dental

For a detailed summary of benefits, please visit the Dental page of our benefits website, acadiahealthbenefits.com.

To determine whether your dentist is in or out of your insurance network, go to www.cigna.com and search the **Total Cigna DPPO Network**, or call Cigna One Guide at 1.800.244.6224 . You have the flexibility to use in network or out-of-network providers but you will typically pay less when you use an in network provider.

Dental Plan Benefits

Plan Highlights	Low DPPO		High DPPO	
	In Network You pay:	Out-of-network (2) You pay:	In Network You pay:	Out-of-network (2) You pay:
Calendar Year Deductible				
Individual	$50	$50	$50	$50
Family	$150	$150	$150	$150
Annual Maximum	$1,000	$1,000	$2,000 - $2,450 (1)	$2,000 - $2,450 (1)
Preventive	No Charge	No Charge	No Charge	No Charge
Basic Services	20% (3)	20% (3)	20% (3)	20% (3)
Major Services	40% (3)	50% (3)	40% (3)	40% (3)
Implant Coverage	Not Covered	Not Covered	40% (3)	40% (3)
Orthodontia Services (4)				
Adult	Not Covered	Not Covered	50%	50%
Child up to age 26	Not Covered	Not Covered	50%	50%
Lifetime Maximum	Not Covered	Not Covered	$2,000	$2,000

The above information is a summary only. The coinsurance amounts reflect what the employee pays. The annual and Lifetime maximum is the maximum benefit amount Cigna will pay. Please refer to your Summary Plan Document for complete details of Plan benefits, limitations and exclusions.

[1] Progressive Maximum Benefit Year 1: $2,000; Year 2: $2,150; Year 3: $2,300; Year 4: $2,450

a. Progressive Benefit Year 2: Increase contingent upon receiving Preventive Services in Plan Year 1
b. Progressive Benefit Year 3: Increase contingent upon receiving Preventive Services in Plan Year 1 & 2
c. Progressive Benefit Year 4: Increase contingent upon receiving Preventive Services in Plan Year 1, 2 & 3

[2] You may be responsible for charges above usual, customary and reasonable (UCR) charge

[3] After the deductible is satisfied

[4] Orthodontia benefit is based on the cost of metal braces and brackets. Clear aligner therapy (like Invisalign) is considered cosmetic and may be reimbursed at a lesser amount. Orthodontia benefits are paid out on a quarterly basis.

Low Dental Plan Cost

Coverage Level	Monthly Premium	Acadia Pays	You Pay (Monthly)
Employee Only	$40.76	$40.76	$0.00
Employee + Spouse	$82.16	$65.16	$17.00
Employee + Children	$88.13	$69.13	$19.00
Employee + Family	$138.29	$108.29	$30.00

High Dental Plan Cost

Coverage Level	Monthly Premium	Acadia Pays	You Pay (Monthly)
Employee Only	$59.94	$49.94	$10.00
Employee + Spouse	$120.82	$94.82	$26.00
Employee + Children	$129.60	$101.60	$28.00
Employee + Family	$203.37	$159.37	$44.00

Actual pay period premiums may differ slightly due to rounding

Vision Plan

For a detailed summary of benefits, please visit the Vision page of our benefits website, acadiahealthbenefits.com.

Vision coverage is offered by VSP as a Preferred Provider Organization (PPO) plan. As with a traditional PPO, you may take advantage of the highest level of benefit by receiving services from in-network vision providers and doctors. If you receive services from an out-of-network doctor, you pay all expenses at the time of service and submit a claim for reimbursement up to the allowed amount. To locate an in-network vision provider, visit www.vsp.com and reference the VSP Choice network.

VSP does not issue ID cards. Your in-network vision care provider can confirm your eligibility and benefits using your social security number.

VSP Vision Plan Benefits

Plan Highlights	VSP Choice PPO	
	In-network	**Out-of-network**
Exams – Every 12 months	$20 copay	Covered up to $45
Lenses – Every 12 months	Copay combines with exam	N/A
Single vision, lined bifocal, and lined trifocal lenses	Covered in Full	Covered up to $65
Standard Progressive Lenses	$0	Covered up to $50
Premium Progressive Lenses	$95 - $105	Covered up to $50
Custom Progressive Lenses	$150 - $175	Covered up to $50
Tints/Light-reactive Lenses	$0	Not covered
Frames – Every 12 months	$200 allowance; $220 allowance on featured frame brands, 20% savings on amount over allowance	Covered up to $70
Contacts – Every 12 months, in lieu of lenses & frames	$150 allowance (elective) Covered in Full after copay (medically necessary)	Covered up to $105 (elective) Covered up to $210 (medically necessary)
LASIK	Average 15% off regular price or 5% off promotional price at contracted facilities	

Additional fees may apply for lens upgrades like tinting, special coatings and/or gradient lenses.
The above information is a summary only. Please refer to your Summary Plan Document for complete details of Plan benefits, limitations, and exclusions.

VSP Vision Plan Cost

Coverage Level	Monthly Premium	Acadia Pays	You Pay (Monthly)
Employee Only	$8.37	$8.37	$0.00
Employee + Spouse	$14.37	$11.87	$2.50
Employee + Children	$14.65	$12.15	$2.50
Employee + Family	$23.63	$19.38	$4.25

Actual pay period premiums may differ slightly due to rounding

Life, AD&D & Disability

Basic Life and AD&D Insurance

Life and Accidental Death & Dismemberment insurance protect your loved ones should a catastrophe strike. Basic Life and AD&D insurance are provided through Unum at **no cost to you** in the amount of **two times your annual base salary to a maximum of $750,000**.

Voluntary Life and AD&D Insurance

In addition to the company-provided Basic Life and AD&D insurance, you may purchase additional voluntary life insurance and AD&D coverage at age banded rates.

During the 2026 open enrollment period, Unum is offering a special open enrollment opportunity to elect up to the Guarantee Issue amount ($250,000 for employees; $30,000 for spouses) without submitting Evidence of Insurability. If you waive coverage during this open enrollment period and decide later that you want to enroll, you will be required to submit Evidence of Insurability for **any** amount of coverage; guarantee issue will not apply.

Benefit Features	Voluntary Life & AD&D Coverage		
	Employee	Spouse	Dependent Child(ren)
Coverage Options	$10,000 increments	$5,000 increments	$5,000 increments
Maximum Benefits	$500,000	$200,000 (2)	$10,000
Guaranteed Issue Amount (1)	$250,000	$30,000	$10,000
Guaranteed Issue Period	Available to new hires during your initial enrollment period only Evidence of insurability is required for Life coverage above the Guarantee Issue amount		

[1] Evidence of insurability is not required for AD&D
[2] For Voluntary Life Insurance, spouse amount must not exceed 100% of employee coverage

Disability Insurance

Acadia provides the following Short-term and Long-term disability benefits at no cost to the employee. In addition to the company-provided LTD coverage, you may buy-up your LTD benefit to receive a total combined coverage of 66.67% up to the monthly maximum benefit of $15,000 per month.

Benefit Features	Short-Term Disability (STD)	Long-Term Disability (LTD)	Voluntary Long-Term Disability (LTD) Buy-up (1)
Benefit %	Up to 66.67% of your base weekly pay	Up to 60% of your monthly earnings	Additional 6.67% (total of up to 66.67% when combined with Basic LTD coverage)
Elimination Period	7-day waiting period	90-day waiting period	90-day waiting period
Maximum Benefit Amount Payable	Up to $3,500 per week	Up to $15,000 per month	Up to $15,000 per month (2)
Maximum Duration	Up to 90 days	Up to Social Security Normal Retirement Age	Up to Social Security Normal Retirement Age

1 Income received from the LTD buy-up benefit is tax-free and not reported as income. Premiums are age-banded and a 3-month lookback for pre-existing conditions applies to new coverage
2 $15,000 coverage amount includes the employer paid Long-Term Disability benefit

Important: Is your life insurance beneficiary information up to date?
Review and update beneficiaries in Workday today!

Access Benefit Info 24/7
Visit acadiahealthbenefits.com

Voluntary Insurance

100% Employee-paid

Critical Illness Coverage

If you elect the voluntary critical illness plan, 100% of the cost is deducted through payroll post-tax deductions. Critical illness coverage offered on a voluntary basis through Cigna pays you a lump sum benefit if you are diagnosed with a covered illness or condition like cancer, heart attack, stroke, kidney failure, Alzheimer's, or organ transplant. All benefits are paid directly to you and you may use the funds as you see fit. You can also receive an annual wellness benefit of $50 for completing a routine mammogram, certain blood tests and a preventive or gynecological exam.

Election	Benefit Amounts & Guaranteed Issue
Employee	Up to $20,000 (All Guaranteed Issue)
Spouse	Up to 50% of Employee benefit election (All Guaranteed Issue)
Child(ren)	Enrolled children are covered at 25% of employee coverage at no additional cost

Monthly post-tax rates per $20,000 of benefit

Age	Employee	Spouse
<25	$5.60	$2.80
25 –29	$6.74	$3.37
30 –34	$8.76	$4.38
35–39	$12.00	$6.00
40 –44	$15.26	$7.63
45 –49	$22.16	$11.08
50 –54	$31.48	$15.74
55 –59	$43.44	$21.72
60 –64	$54.68	$27.34
65 –69	$67.36	$33.68
70 – 74	$93.66	$46.83
75 – 79	$124.12	$62.06
80 – 84	$149.90	$74.95
85+	$200.24	$100.12

Want to learn more?

Access Benefit Info 24/7
Visit acadiahealthbenefits.com

Accidental Injury Insurance

Accidental injury insurance offered on a voluntary basis through Cigna provides coverage for specific injuries and treatments resulting from a covered accident. The amount of the benefit paid depends on the type of injury and care received. For example, emergency room visits, ambulance, surgery, doctor's visits are all covered benefits. You can also receive an annual wellness benefit of $75 for completing a routine mammogram, certain blood tests and a preventive or gynecological exam.

Monthly post-tax rates:

Election	Monthly Contribution
Employee Only	$7.44
Employee + Spouse	$13.50
Employee + Child(ren)	$17.90
Family	$23.96

CONVENIENCE ALERT!

Cigna will automatically file a supplemental health claim and pay it if a qualifying medical claim is paid under Acadia's Cigna plans. This means you will receive your wellness benefit on your enrolled Accident or Critical Illness plans even if you forget to file a claim!

Retirement

Your 401(k) Retirement Plan

Preparing for the future is an important part of financial planning. It's never too early – or too late – to start building your retirement nest egg. You can defer from 1% to 60% of your eligible compensation up to the IRS annual maximum of $24,500 in 2026. If you are between the ages of 50 - 59 years of age you can contribute an additional $8,000. Due to the SECURE 2.0 Act, participants aged 60 to 63 in 2026 can contribute catch-up contributions of up to $11,250. Starting in 2026, a mandatory IRS Roth contribution rule applies to certain high-income earners who want to make catch-up contributions. Please visit the 401k page on our benefits site for more information.

Acadia Contributes to Your 401(k) Account: Acadia helps support your financial well-being by matching 100% of the first 5% of eligible compensation you contribute. Your contributions along with the Company matching contribution are 100% vested ***immediately***.

Administered by Fidelity Investments, Acadia's 401(k) plan allows you to plan for your future by investing a portion of each paycheck in a variety of investments. You are eligible to participate at the beginning of each month. You can change your deferral elections, asset allocation and beneficiaries at any time.

*NOTE: these figures are the 2025 amounts as 2026 contribution amounts were not released as of the publication date of this guide. These figures are subject to change once the IRS releases the 2026 contribution amounts .

Contribution Options:

- Traditional (pre-tax): Base salary & Bonus
- Roth (post-tax): Base salary & Bonus
- After-tax: Base salary only
- Catch-Up (option available for participants aged 50-59 years of age and 64+ years of age in 2026)
- Super Catch-Up (option available for participants aged 60-63 years of age in 2026)

Go to 401k.com or call Fidelity Investments at 800-835-5097 to:

- Enroll
- Change your contribution election
- Check your account balance
- Receive assistance with your plan questions and for website access issues
- Change your investments
- Add or update beneficiaries
- Access financial planning tools

Employee Stock Purchase Program (ESPP)

Employees regularly scheduled to work at least 20 hours per week are eligible to buy shares of Acadia's stock at a discounted market price through the Employee Stock Purchase Plan (ESPP). Contributions are payroll deducted after-tax. Click here for more information about Acadia's world-class ESPP Program.

Wellness and Self-care Platforms

Healthy, active lifestyles can help reduce the risk of chronic disease and may lower your annual healthcare costs. We care about your total well-being and encourage all employees to engage in these complimentary wellness resources.

Xponential+

We are very excited to announce the rollout of a robust new Wellness program in 2026! Xponential+ is an on-demand fitness platform featuring more than 4,000 on-demand and 30 daily live-streamed classes from multiple boutique fitness brands, such as Pure Barre, YogaSix, AKT, Club Pilates, Stretch Lab, BFT, and Lindora.* This valued benefit is available to all employees at no cost!

Calm

Acadia provides all employees with access to the Calm app. Calm provides you tools that you can use to help you relax, improve your mental health, get better sleep and increase resiliency so more you can shine through. Explore guided meditations, specialized music playlists, mindful movement videos and audio, relaxing Sleep Stories, tailored content for children, wisdom-filled masterclasses led by experts, and much more. Simply click on the Calm chiclet in Okta to sign up for your free Calm subscription.

Healthwise, For Every Health Decision

Offered by Cigna, Healthwise provides useful healthcare tools to covered employees and their enrolled dependents so you can better direct your personal health. Start by taking your Health Assessment at www.mycigna.com. Cigna offers a wide variety of tools to keep you staying healthy, which may include gym membership discounts, nutrition, smoking cessation, stress management, and behavior health coaching.

Happify

Through Cigna's behavioral health benefits plan, you and your enrolled dependents have access to Happify, a self-improvement program offered in both website and app form. Happify provides science-based activities and games to help shift your mindset and improve your emotional well-being. Through the program, you can learn to stop negative thoughts, reduce stress and anxiety, build optimism and mindfulness, and gain confidence and self-esteem. Sign up and download the free app at cigna.happify.com.

Omada

Through Cigna's health benefits plan, you and your covered adult dependents may have access to Omada at no additional cost if you are at risk for type 2 diabetes or heart disease. Omada is a personalized program that helps members lose weight and create healthier habits through one-on-one coaching and the tools needed to make long-lasting health changes. Check to see if you are eligible at www.omadahealth.com/acadia.

Headspace Care

Everyone deserves access to incredible mental healthcare. That's why Headspace Care created the integrated mental health platform where coaches, therapists, and psychiatrists work as a team to coordinate the best, personalized care right from your smartphone, whenever you need it. To get started, download the Headspace Care app and create an account.

*Boutique fitness brands subject to change without notice

Employee Assistance Program (EAP)

Your free and confidential go-to resource, available 24/7/365

We can all use an extra helping hand from time to time. Whether you need support with a personal relationship or professional challenge, or you're seeking guidance on a particular subject, the Employee Assistance Program (EAP) provides the tools you need to thrive. Through the EAP, you have access to resources, information, and counseling that are fully confidential and no cost to you.

Program Component	Coverage Details
Number of sessions	5 face-to-face sessions per year per member per incident
How to access	Phone or face-to-face sessions
Topics may include	Mental Health Support: • Marital, relationship or family problems • Bereavement or grief counseling • Substance abuse and recovery Community Support: • Childcare and eldercare • Legal services and Identity theft • Financial support • Educational materials
Who can utilize	All employees, dependents of employees, and members of your household

Get in touch:

- By phone: 877-622-4327
- Online: www.mycigna.com
- Website password: ACADIA

Talkspace Counseling

Exchange unlimited messages (text, voice and video) with a personal therapist immediately after registration

Talkspace is a digital space for private and convenient mental health support. With Talkspace, you can choose your therapist from a list of recommended, licensed providers and receive support day and night from the convenience of your device (iOS, Android and Web).

Ready to get started?

1. Click here to get the EAP Talkspace information and access code
2. Complete the QuickMatch survey
3. Review your best matches and choose your personal therapist

Health Advocate

Health Advocate helps you and your family with any health or well-being needs, offering expert support and personalized assistance via your preferred method: phone, email, chat, or in-app messaging. Acadia pays the full premium for you to access this free and confidential service!

Our expert Personal Health Advocates assist with:

- Resolution of billing and claims issues
- Understanding your insurance coverage and costs, such as deductibles, copays, and out-of-pocket expenses
- Referrals to board-certified, in-network providers and facilities
- Identify leading specialists and Centers of Excellence for second opinions so you have peace of mind and confidence in your care
- Providing unbiased support

24/7 Support - 250+ languages – HIPAA Compliant

Call 866-695-8622 to be connected with a Personal Health Advocate.

Medical Bill Saver Service (via Health Advocate)

UNUM's Medical Bill Saver Service is a free and confidential solution available via Health Advocate. This valuable service provides employees a place to turn when faced with unplanned medical or dental expenses. Their experienced negotiators use fee benchmarking databases to help reduce non-covered medical and dental bills over $400, regardless of insurance or benefit status. They also use critical pricing trend information, including provider specialty, procedure type and geographic region to help in the negotiation process, often resulting in significant savings.

Our experts will:

- Contact doctors, dentists, hospitals, surgery centers and other providers on employees' behalf to negotiate discounts on the balance due and/or payment plans
- Obtain provider signoff on payment terms and conditions
- Provide a Savings Results Statement summarizing the outcome
- Educate employees about the importance of visiting in-network providers and how they can maximize consumer-driven health plans

Business Travel Accident

When an emergency happens far from home, Chubb partners with AXA Assistance, a leading global travel and medical provider, to give you access to local care and assistance wherever you are.

Go to TravelAssistance.Chubb.com and sign up for your Travel Assistance Portal to get real-time access to destination-based health, security, and travel-related resources!

What can Business Travel Accident coverage help with?

- Lost/stolen personal items
- Access to 24/7 security assistance
- Emergency travel arrangements
- Embassy and consular information
- Emergency medical evacuations
- Dispatch of physician or prescription medication & more!

Scan the QR Codes

Scan the QR Codes below to save the following on your mobile device:

Starter Kit PDF	Add vContact Card
Save the Chubb Travel Assistance Program Starter Kit and add to your Files on iOS or Android devices.	Customize and label contact details and note in 'Policyholder Name and Policy Number' from the cutout portion of ID Card below.

Time Away From Work

Acadia supports work-life balance for our employees, and provides eligible employees with time-off benefits, such as paid holidays, vacation, sick, jury duty, bereavement, as well as other unpaid time-off leaves, in accordance with local, state and federal laws.

Directory & Resources

Below, please find important contact information and resources for Acadia's benefit programs

Information Regarding	Policy #		Contact Information
Enrollment & Eligibility			
Acadia Benefits Team Support Requests Acadia Benefits Website			PeopleOperations@acadia-pharm.com acadiahealthbenefits.com
Medical Coverage			
Cigna • Network (formerly HMO) • Open Access Plus PPO • Choice Fund with HSA	3337835	800-244-6224	mycigna.com
Health Savings Account			
HSA Bank	AcadiaHSA	800-357-6246 (English)	hsabank.com
Dental Coverage			
Cigna • Dental Low PPO • Dental High PPO	3337835	800-244-6224	mycigna.com
Vision Coverage			
VSP • Vision Choice PPO	12166627	800-877-7195	vsp.com
Life, AD&D and Disability			
Unum • Life/AD&D •Voluntary Life/Voluntary AD&D •LTD & Buy-Up LTD •STD •STD – Hawaii •NYDBL/NYPFL •OR PFML •CO PFML •NJ TDB •Leave	 986468 986468 986469 986467 986474 986472 OR-986471 CO-986864 986473 986469	Life and Disability; 800-421-0344 Claims: 866.779.1054	Life and disability: unum.com/employees/Benefits/disability-insurance Claims: unum.com/employees/file-a-claim
Flexible Spending & Commuter Accounts			
IGOE	-	800.633.8818 option 1	www.goigoe.com
401(k) Retirement Plan Adviser			
Fidelity Investments	-	800-835-5097	401k.com
Employee Assistance Plan			
Cigna EAP	ACADIA	877-622-4327	mycigna.com; Access Code: ACADIA
Supplemental Health Plans			
Cigna Accident Cigna Critical Illness	AI111978 CI111912	866-799-2725	Cigna AI & CI
Health Advocacy			
Health Advocate Health Advocate Medical Bill Saver Service	Acadia	866-695-8622 800-854-1446	www.healthadvocate.com
Business Travel Accident			
Chubb	6409-56-99	ID Theft Protection 866-299-7277 Travel and Medical Assistance 855-327-1414 (US) 630-694-9764 (Outside the USA)	TravelAssistance.Chubb.com MedAssist-USA@AXA-Assistance.us
Benefits Broker			
Marsh & McLennan Insurance Agency LLC 9171 Towne Centre Dr., Ste. 100 San Diego, CA 92122	-	800-321-4696	MarshMMA.com

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